

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PHYLLIS Z SMART

Debtor(s)

Case No. 15-33027

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2015.
- 2) The plan was confirmed on 12/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/16/2017.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$16,119.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$16,119.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$717.54
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,717.54

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	11,658.00	NA	NA	0.00	0.00
AES	Unsecured	5,730.00	NA	NA	0.00	0.00
AES AMERICAN EDUCATION SVC	Unsecured	6,033.00	NA	NA	0.00	0.00
AES AMERICAN EDUCATION SVC	Unsecured	3,839.00	NA	NA	0.00	0.00
AES AMERICAN EDUCATION SVC	Unsecured	6,416.00	NA	NA	0.00	0.00
AMERICAN WEB LOAN	Unsecured	700.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,842.00	10,750.11	10,750.11	4,582.88	763.18
CAPITAL ONE AUTO FINANCE	Unsecured	4,061.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	102,285.00	NA	NA	0.00	0.00
CHELSEA PLACE OF CCH CONDO AS	Unsecured	8,000.00	NA	NA	0.00	0.00
CHELSEA PLACE OF CCH CONDO AS	Secured	8,000.00	7,945.35	7,945.35	4,166.75	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	200.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	500.00	609.14	609.14	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	7,794.00	24,772.28	24,772.28	0.00	0.00
ECMC	Unsecured	12,546.00	12,147.27	12,147.27	0.00	0.00
Fed Loan Serv	Unsecured	4,690.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	4,750.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,375.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	9,501.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	8,368.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,646.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	15,957.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	8,374.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	9,501.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	15,335.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	6,892.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	7,427.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	7,342.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	5,978.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	10,478.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Fed Loan Serv	Unsecured	7,785.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,908.71	1,908.71	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,587.00	7,845.21	7,845.21	1,888.65	0.00
ISAC	Unsecured	16,100.00	16,388.44	16,388.44	0.00	0.00
NICOR GAS	Unsecured	446.00	438.79	438.79	0.00	0.00
Northern Plains Funding	Unsecured	450.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,488.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	560.00	607.41	607.41	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	278.00	326.16	326.16	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	571.00	618.36	618.36	0.00	0.00
RISE CREDIT	Unsecured	4,015.00	NA	NA	0.00	0.00
RUSHMORE FINANCIAL	Unsecured	500.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	5,511.00	17,581.30	17,581.30	0.00	0.00
US DEPART OF HUD	Secured	NA	37,990.73	37,990.73	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	142,178.02	142,178.02	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	250.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$37,990.73	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,750.11	\$4,582.88	\$763.18
All Other Secured	\$7,945.35	\$4,166.75	\$0.00
TOTAL SECURED:	\$56,686.19	\$8,749.63	\$763.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,845.21	\$1,888.65	\$0.00
TOTAL PRIORITY:	\$7,845.21	\$1,888.65	\$0.00
GENERAL UNSECURED PAYMENTS:	\$217,575.88	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$4,717.54</u>
Disbursements to Creditors	<u>\$11,401.46</u>
TOTAL DISBURSEMENTS :	<u>\$16,119.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.